

EYE OPENER- INVESTMENTS PAGE

Investing in 2025 presents a range of opportunities across various sectors. Here are some smart investment options to consider:

Amazon (AMZN)

Amazon continues to dominate e-commerce and cloud services, with expected growth in online sales and AWS.



Alphabet Inc. (GOOGL)

Alphabet benefits from advancements in AI and a strong advertising business, making it a solid investment choice.

The word "Alphabet" is written in a bold, red, sans-serif font.

Meta Platforms (META)

Meta's potential growth is linked to social media dominance and possible market changes, such as a TikTok ban.

The Meta logo consists of a blue infinity symbol followed by the word "Meta" in a bold, black, sans-serif font.

Uber Technologies (UBER)

Uber is viewed as a buying opportunity due to its position in ride-sharing and potential advancements in autonomous vehicles.



Vital Farms (VITL)

This egg producer is experiencing significant growth, with expectations of profits nearly doubling, making it an attractive investment.



NeoGenomics (NEO)

Specializing in cancer diagnostics, NeoGenomics has a positive outlook with projected sales growth and strategic partnerships.



Welltower (WELL)

A healthcare REIT benefiting from an aging population, offering attractive yields and growth prospects.



Realty Income (O)

Known for its consistent dividend payouts, Realty Income is a solid choice for income-focused investors.



Sabra Health Care REIT (SBRA)

Focusing on healthcare properties, Sabra offers potential growth aligned with increasing healthcare demands.



Tesla (TSLA)

Tesla's leadership in electric vehicles and energy solutions positions it well for continued growth in the EV market.



Diversifying your portfolio across these sectors can help mitigate risks and capitalize on growth opportunities in 2025. Always consider your individual financial goals and risk tolerance, and consult with a financial advisor when making investment decisions.

Sources



How to buy a house

Buying a house is an exciting milestone, but it can also be a complex process. Here's a step-by-step guide to help you navigate the journey:

1. Assess Your Financial Readiness

- **Check Your Credit Score:** A good credit score improves your chances of getting a mortgage with favorable terms.
- **Save for a Down Payment:** Aim for 10-20% of the home price, though some loans allow as little as 3% down.
- **Budget for Other Costs:** Include closing costs (2-5% of the home's price), property taxes, insurance, and ongoing maintenance.

2. Determine Your Budget

- Use an online mortgage calculator to estimate how much you can afford.
- Lenders typically recommend your monthly housing costs (including mortgage, taxes, and insurance) not exceed 28% of your gross income.

3. Get Pre-Approved for a Mortgage

- Research lenders and apply for pre-approval. This shows sellers you are a serious buyer.
- Compare rates, terms, and fees from different lenders to find the best deal.

4. Research and Prioritize

- Decide on the type of home you want (single-family, condo, townhouse).
- Choose a location based on factors like schools, commute, and neighborhood safety.
- Make a list of must-haves (e.g., number of bedrooms, backyard, proximity to amenities).

5. Hire a Real Estate Agent

- A professional agent can guide you through the buying process, negotiate on your behalf, and help you find homes that meet your criteria.

- They are especially helpful for navigating paperwork and legalities.

6. Start House Hunting

- Browse online listings and visit open houses.
- Take notes and pictures to compare properties.
- Be prepared to act quickly in competitive markets.

7. Make an Offer

- When you find the right house, work with your agent to craft a competitive offer.
- Include contingencies like a home inspection or financing to protect your interests.

8. Conduct Inspections and Appraisals

- Hire a professional to inspect the home for structural issues or necessary repairs.
- The lender will arrange for an appraisal to ensure the home's value matches the loan amount.

9. Secure Financing

- Lock in your mortgage rate with your lender.
- Provide any additional documents they require, like proof of income or bank statements.

10. Close the Deal

- Review all documents, including the loan agreement, title, and property disclosures.
- Pay closing costs, which include lender fees, title fees, and escrow payments.
- Sign the final paperwork and receive the keys to your new home!

Tips for a Smooth Process

- **Be Patient:** The process can take several months from start to finish.
- **Stay Within Budget:** Avoid stretching your finances too thin, even if you're tempted by a dream home.
- **Think Long-Term:** Consider how the home fits your future plans (e.g., family size, career changes).

SHORT TERM INVESTMENTS

Investing in short-term instruments can be an effective strategy for preserving capital while earning modest returns. Here are some options to consider for 2025:

High-Yield Savings Accounts

These accounts offer higher interest rates compared to traditional savings accounts, providing liquidity and safety for your funds. As of January 2025, some high-yield savings accounts offer annual percentage yields (APYs) as high as 5.30%.



FINANCIAL INSTITUTION	ANNUAL PERCENTAGE YIELD	MINIMUM BALANCE	WITHDRAWAL FEES
Berkley's Bank	4.70%	None	None
Flower Bank	4.75%	\$0	None
Moravia by Goodmon, Boone	4.60%	None	None
Arthaus Express Online Savings	4.60%	\$0	None
Synchrony Bank	4.60%	None	None
Alliant Credit Union	4.60%	\$100	None if you choose 1-Sharements
Capital One	4.60%	None	None
Liberty Savings Bank	4.60%	\$0	None
Ally Bank	4.50%	None	None
Yoco Bank	4.50%	Must not exceed \$5,000	None

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Certificates of Deposit (CDs)

CDs are time deposits with fixed interest rates for a specified term, typically ranging from a few months to several years. They are low-risk and suitable for short-term investment horizons. Interest rates vary based on the term length and prevailing market conditions.



Money Market Funds

These mutual funds invest in short-term, high-quality securities and offer higher yields than regular savings accounts, with relatively low risk. They provide liquidity and are suitable for short-term investment needs.



Short-Term Bond Funds

These funds invest in bonds with maturities of one to three years, offering higher yields than money market funds with moderate risk. They are ideal for investors seeking income with limited interest rate exposure. Examples include the Baird Short-Term Bond Fund and the Vanguard Short-Term Corporate Bond ETF.

[Morningstar](#)



Treasury Bills (T-Bills)

Issued by the U.S. government, T-Bills are short-term securities with maturities ranging from a few days to one year. They are considered one of the safest investments and are suitable for preserving capital over short periods.



Private Credit Investments

Private credit involves lending to private companies or individuals, offering higher yields (ranging from 8% to 20%) compared to traditional fixed-income instruments. However, they come with higher risk and are typically less liquid. Accredited investors may explore platforms specializing in private credit opportunities.

[Business Insider](#)



Peer-to-Peer (P2P) Lending

P2P lending platforms connect investors with borrowers, offering the potential for higher returns over short periods. However, they carry higher risk due to potential borrower defaults. Investors should conduct thorough due diligence before participating.



When selecting short-term investments, consider factors such as liquidity, risk tolerance, and your specific financial goals. It's advisable to consult with a financial advisor to tailor an investment strategy that aligns with your needs.

Sources



